

United States Bankruptcy Court  
Eastern District of Michigan  
Southern Division

In re:

**STEVEN MICHAEL &  
SAMANTHA ANN YONKUS**

Debtors.  
\_\_\_\_\_ /

Case No. 13-57229

Judge: TUCKER

ORDER CONFIRMING PLAN

The Debtors' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtors' Chapter 13 Plan, as last modified, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of JOSEPH G. PLEVA, Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses will be allowed by application and shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [Only provisions checked below apply]:

(X) The Debtor shall remit **100%** of all tax refunds to which Debtor is entitled during the pendency of the Plan and shall not alter withholdings without Court approval.

( ) The Debtor's Plan shall continue for no less than \_\_\_\_\_ months.

(X) The Debtors' Plan payments shall be increased to **\$832.00 bi-weekly June 6, 2014.**

(X) The Debtors' Plan payment shall increase to **\$936.42 bi-weekly on April 1, 2016** when the first 401(k) loan is paid in full.

(X) The Debtors' Plan payment shall increase to **1,197.43 bi-weekly November 1, 2016** when the second 401(k) loan is paid in full.

( ) Creditors rights to object to the last filed Modified Plan are preserved until \_\_\_\_\_.

**Other:**

(X) The second sentence of Paragraph V.D. of the Debtor's Plan is hereby stricken.

(X) The Internal Revenue Service shall be treated as a class 7.3 priority unsecured creditor in the amount of \$702.85, and as a class 9 general unsecured creditor in the amount of \$20.87, per its duly filed proof of claim.

(X) Nationstar Mortgage shall be treated as a class 5.2 "crammed" secured creditor in the amount of \$82,500.00 at 5.25% interest, and all the other terms of the Order Resolving Creditor's Objection to Confirmation are incorporated herein.

(X) The adversary case no. 13-05277 has been granted pursuant to the order entered on 12-23/13, docket #8. The claim HSBC Mortgage Services (PACER Claim No. 2) shall be treated as a Class Nine – General Unsecured Creditor, and all other terms of the order are incorporated herein.

Approved:

/s/ Tammy L. Terry

TAMMY L. TERRY (P46254)  
KIMBERLY SHORTER-SIEBERT (P49608)  
MARILYN R. SOMERS-KANTZER (P52488)  
515 Griswold, Suite 2100  
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(313) 967-9857

Approved:

/s/Charissa Potts

Charissa Potts (P73247)  
Joseph G. Pleva (P60043)  
Law Offices of Joseph G. Pleva  
Attorney for Debtor(s)  
19650 Harper Ave  
Grosse Pointe Woods, MI 48236  
(313) 343-9300

Objections withdrawn:

/s/ Crystal Price-Buckley

Crystal Price-Buckley (P69921)  
Attorney for Nationstar Mortgage LLC

**Signed on June 11, 2014**

/s/ Thomas J. Tucker

**Thomas J. Tucker**  
**United States Bankruptcy Judge**